Case 18-70651-JAD Doc 45 Filed 11/22/18 Entered 11/23/18 01:03:29 Desc Imaged

IN PARTITION STATES BANGRUPPE COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

N

In Re:		:	
		:	
BIBI FATHEMA DOWLUT, Debtor(s)		:	
	196	:	Bankruptcy No. 18-70651JAD
		1	
		:	
		:	Chapter 13
		X	Related to Doc. #43

ORDER

AND NOW, this 20th day of November, 2018, IT APPEARS TO THE COURT THAT:

The above-captioned bankruptcy case was filed on <u>September 11, 2018</u>. A Section 341 Meeting Of Creditors was scheduled for <u>November 9, 2018</u>. On <u>November 13, 2018</u>, the Chapter 13 Trustee placed an entry on the docket at #<u>43</u> which stated that the Section 341 Meeting was not held and requested that the case be converted to Chapter 11.

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED THAT a Rule To Show Cause Hearing IS SCHEDULED for January 11, 2019 at 11:00 AM in Courtroom B, Penn Traffic Building, 319 Washington Street, Johnstown, PA, 15901*, TO DETERMINE WHY THE CASE SHOULD NOT BE CONVERTED TO CHAPTER 11 DUE TO DEBT LIMITS.

A written response to the Rule Hearing SHALL BE FILED by <u>January 4, 2019</u>. After review of the response, the Court may determine that the Rule has been answered and the Rule Hearing should be removed from the calendar. Parties should check the calendar posted on the Court's website one day prior to the Rule Hearing to determine if the Rule Hearing will be held.

U.S. Bankruptcy Judge

*NOTE: Video Conferencing equipment has been installed in Courtroom B in Johnstown, Pennsylvania and also in Courtroom D in Pittsburgh, Pennsylvania. Counsel can appear before the Court in either location.

FILED 11/20/18 10:06 am CLERK U.S. BANKRUPTCY COURT - WDPA

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Certificate of Notice Page 2 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re: Bibi Fathema Dowlut Debtor

Case No. 18-70651-JAD Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7 User: bsil Page 1 of 2 Date Rcvd: Nov 20, 2018 Form ID: pdf900 Total Noticed: 56

Notice by Nov 22, 20	first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
	+Bibi Fathema Dowlut, 365 Oak Knoll Road, Hollidaysburg, PA 16648-2613
db	
cr	+Enterprise Bank, 4091 Mt. Royal Boulevard, Allison Park, PA 15101-2917
cr	+NORTHWEST BANK, Tucker Arensberg, P.C., c/o Beverly Weiss Manne, Esq., 1500 One PPG Place,
	Pittsburgh, Pa 15222-5413
cr	+Stearns Bank, N.A., 4191 2nd Street South, St. Cloud, MN 56301-3761
14913387	+AMEX, P.O. Box 981540, El Paso, TX 79998-1540
	TAMEA, P.O. BOX 901540, E1 PASO, 1A 79990-1540
14913386	+American Express Centurion Bank, c/o Becket and Lee LLP, P.O. Box 3001,
	Malvern, PA 19355-0701
14925153	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
	Malvern PA 19355-0701
14012200	
14913388	+Bank of America, N.A., P.O. Box 982284, El Paso, TX 79998-2284
14913389	+Barclays Bank Delaware, 100 S. West Street, Wilmington, DE 19801-5015
14913390	+Bayview Loan Servicing LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
14913391	+Blair County Tax Claim Bureau, 423 Allegheny Street, Ste. 143, Hollidaysburg, PA 16648-2047
14913394	+Chase Card Services, P.O. Box 15278, Wilmington, DE 19850-5278
	+Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009
14913395	+Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009
14913396	+Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
14913397	+Citibank/The Home Depot, Citicorp Srvs Bankruptcy, P.O. Box 790040,
	St. Louis, MO 63179-0040
14913398	+Citicards CBNA, Citicorp Credit Svc, P.O. Box 790040, St. Louis, MO 63179-0040
14913399	+Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
14948038	+Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCAll5, Johnston, RI 02919-1922
14913400	+Department Stores National Bank, c/o Quantum Group LLC, P.O. Box 657,
	Kirkland, WA 98083-0657
14913404	+Enterprise Bank, 4091 Mount Royal Boulevard, Allison Park, PA 15101-2917
14922401	+Enterprise Bank, c/o Joseph A. Fidler, Esq., 4091 Mt. Royal Blvd.,
11722101	Allison Park, PA 15101-2917
14012405	Allison Park, PA 15101-2917
14913405	+Enterprise Bank, c/o Joseph Fidler, Esquire, 4091 Mt. Royal Blvd.,
	Allison Park, PA 15101-2917
14919604	+First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
	444 Liberty Avenue, Pittsburgh, PA 15222-1225
14913407	+First Commonweath Bank, c/o McGrath McCall, PC, Four Gateway Center, Ste. 1040,
11713107	444 Liberty Avenue, Pittsburgh, PA 15222-1225
14012400	THE LIDELLY AVEING, PICESBURGH, PA 13222-1223
14913408	+First National Bank, 1 FNB Blvd., Hermitage, PA 16148-3363
14913413	+MMCA/C1, P.O. Box 991817, Mobile, AL 36691-8817
14913409	Macy's, P.O. Box 689195, Des Moines, Iowa 50368-9195
14913410	+Macy's/Visa, Attn: Bankruptcy Dept., P.O. Box 8053, Mason, OH 45040-8053
14913411	+Manufacturers & Trade, One Fountain PL/3rd Floor, Buffalo, NY 14203-1420
14913412	+Metlife Home Loan, 334 Madison Avenue, Convent Station, NJ 07960-6914
14913414	+Northwest Bank, Tucker Arensberg, PC, c/o Beverly Weiss Manne, Esquire,
	1500 One PPG Place, Pittsburgh, PA 15222-5413
14913415	+Northwest Bank, 100 Liberty Street, P.O. Box 128, Warren, PA 16365-0128
14913416	+Northwest Bank, P.O. Box 337, Warren, PA 16365-0337
14913417	+PCR Receivables, P.O. Box 41021, Norfolk, VA 23541-1021
14913419	+Peoples Natural Gas Co LLC, c/o James Wallace PC, 845 N. Lincoln Avenue,
14010410	
	Pittsburgh, PA 15233-1828
14913421	+RBS Citizens, 1 Citizens Drive, MS: ROP 15B, Riverside, RI 02915-3035
14913423	+Stearns Bank NA, c/o Jordanne Kissner, Document Compliance Supervisor,
	4191 2nd Street South, St. Cloud, MN 56301-3761
14913424	+Stearns Bank, NA, 4191 2nd Street South, St. Cloud, MN 56301-3761
	, ,
Notice by	electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
14913385	+E-mail/Text: tdell@altoonabank.com Nov 21 2018 03:07:51 Altoona First Savings Bank,
	203 N. Logan Boulevard, Altoona, PA 16602-1726
14913392	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 21 2018 03:13:03 Capital One,
	Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14913393	+E-mail/Text: bk.notifications@jpmchase.com Nov 21 2018 03:07:58 Chase Auto Finance,
11710070	National Bankruptcy Dept, 201 N. Central Avenue, MS AZ1-1191, Phoenix, AZ 85004-8001
14012401	
14913401	+E-mail/Text: jennifer.chacon@spservicing.com Nov 21 2018 03:09:14
	Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
	Salt Lake City, UT 84165-0250
14951869	E-mail/Text: jennifer.chacon@spservicing.com Nov 21 2018 03:09:14
	Deutsche Bank National Trust Company, et al, c/o Select Portfolio Servicing, Inc.,
	P.O. Box 65250, Salt Lake City, UT 84165-0250
14012400	· · · · · · · · · · · · · · · · · · ·
14913402	+E-mail/Text: mrdiscen@discover.com Nov 21 2018 03:07:43 Discover Bank,
	Discover Products Inc., P.O. Box 3025, New Albany, OH 43054-3025
14913403	+E-mail/Text: mrdiscen@discover.com Nov 21 2018 03:07:43 Discover Financial, P.O. Box 3025,
	New Albany, OH 43054-3025
14913406	+E-mail/Text: bankruptcynotice@fcbanking.com Nov 21 2018 03:07:45 First Commonwealth Bank,
_ 1, 1, 1, 0, 0	601 Philadelphia Street, Indiana, PA 15701-3952
1/020005	
14929905	
	+E-mail/Text: BKRMailOps@weltman.com Nov 21 2018 03:08:31 MMCA, Its Successor and Assigns,
	c/o Weltman, Weinberg & Reis Co LPA, 323 W. Lakeside Ave Suite 200,

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Form ID: pdf900 Total Noticed: 56 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 14914096 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 21 2018 03:13:33 Norfolk, VA 23541-1021 PRA Receivables Management, LLC, PO Box 41021, +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 21 2018 03:08:13 14913418 Pennsylvania Dept of Revenue, P.O. Box 280946, Bankruptcy Division, Harrisburg, PA 17128-0946 +E-mail/Text: bnc-quantum@quantum3group.com Nov 21 2018 03:08:03 14913420 Ouantum3 Group LLC Agent, MOMA Funding LLC, P.O. Box 788, Kirkland, WA 98083-0788 E-mail/Text: bnc-quantum@quantum3group.com Nov 21 2018 03:08:03 14916705 PO Box 788, Quantum3 Group LLC as agent for, MOMA Funding LLC, Kirkland, WA 98083-0788 +E-mail/Text: jennifer.chacon@spservicing.com Nov 21 2018 03:09:14
Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 14913422 14913425 +E-mail/PDF: gecsedi@recoverycorp.com Nov 21 2018 03:12:38 Synchrony Bank, c/o PRA Receivables Management Inc., P.O. Box 41021, Norfolk, VA 23541-1021 +E-mail/PDF: gecsedi@recoverycorp.com Nov 21 2018 03:12:38 14913426 Synchrony Bank/Amazon, P.O. Box 965060, Orlando, FL 32896-5060 Attn Bankruptcy, 14913427 +E-mail/PDF: gecsedi@recoverycorp.com Nov 21 2018 03:12:39 Synchrony Bank/JC Penney, Attn Bankruptcy Dept, P.O. Box 965060, Orlando, FL 3: +E-mail/PDF: gecsedi@recoverycorp.com Nov 21 2018 03:13:03 Orlando, FL 32896-5060 14913428 Synchrony Bank/Sams, At.t.n: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060 TOTAL: 18 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** cr Deutsche Bank National Trust Company, as Trustee, M&T Bank cr Select Portfolio Servicing, Inc. cr +Altoona First Savings Bank, 203 N. Logan Boulevard, cr* Altoona, PA 16602-1726 c/o McGrath McCall, P.C., cr* +First Commonwealth Bank, Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 14925796* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 +Bank of America, N.A., P O Box 982284, 14926556* El Paso, TX 79998-2284 PO Box 3025, New Albany, OH 43054-3025 14916301* Discover Bank, Discover Products Inc, 14942670* +Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 TOTALS: 3, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: bsil

District/off: 0315-7

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2018 at the address(es) listed below: Beverly Weiss Manne on behalf of Creditor NORTHWEST BANK bmanne@tuckerlaw.com, bewmanne@aol.com James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, et al... bkgroup@kmllawgroup.com James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com on behalf of Debtor Bibi Fathema Dowlut jhuff@sfshlaw.com James R. Huff, II Jeffrey A. Muriceak on behalf of Creditor Altoona First Savings Bank jmuriceak@eveyblack.com, choover@eveyblack.com Joseph A. Fidler on behalf of Creditor Enterprise Bank jfidler@enterprisebankpgh.com Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing, Inc. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com cmecf@chapter13trusteewdpa.com Ronda J. Winnecour

Sloane B. O'Donnell NORTHWEST BANK sodonnell@tuckerlaw.com on behalf of Creditor

TOTAL: 11

Date Royd: Nov 20, 2018